



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kroon et al.
Appl. No. : 10/047,917
Filed : January 14, 2002
For : SYSTEM AND METHOD FOR
OVERTURNING OF RISK
EVALUATION PERFORMED
BY RISK MODEL TO
CONTROL FINANCIAL RISK
Examiner : Unknown
Group Art Unit : 2166

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May 16, 2002

(Date)

Kirk E. Pastorian, Reg. No. 48,756

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TRANSMITTAL LETTER

United States Patent and Trademark Office
P.O. Box 2327
Arlington, VA 22202

ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with three (3) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

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INFORMATION DISCLOSURE STATEMENT

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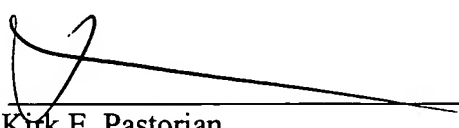
Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 5-15-2002

By: 
Kirk E. Pastorian
Registration No. 48,756
Agent of Record
620 Newport Center Drive
Sixteenth Floor
Newport Beach, CA 92660
(909) 781-9231

FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
1DATA.054AAPPLICATION NO.
10/047,917INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(USE SEVERAL SHEETS IF NECESSARY)

APPLICANT
Kroon et al.FILING DATE
January 14, 2002GROUP
2166

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	6,097,834	08/01/00	Krouse et al.			
	5,679,940	10/21/97	Templeton et al.			
	5,175,682	12/29/92	Higashiyama et al.			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

EXAMINER
INITIAL

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

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EXAMINER	DATE CONSIDERED
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